



Services

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Summary of Selected Health & Welfare Benefit Plan Limits

	2019	2020	2021	2022	2023	2024	2025	2026
Health Savings Account (HSA) Contributions¹								
Contribution limit – individual coverage	3,500	3,550	3,600	3,650	3,850	4,150	4,300	4,400
Contribution limit – family coverage	7,000	7,100	7,200	7,300	7,750	8,300	8,550	8,750
Catch-up contributions (≥ age 55)	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
High-Deductible Health Plan (HDHP): Minimum Deductible¹								
Individual coverage	1,350	1,400	1,400	1,400	1,500	1,600	1,650	1,700
Family coverage	2,700	2,800	2,800	2,800	3,000	3,200	3,300	3,400
HDHP – Out-Of-Pocket Maximum¹								
Individual coverage	6,750	6,900	7,000	7,050	7,500	8,050	8,300	8,500
Family coverage	13,500	13,800	14,000	14,100	15,000	16,100	16,600	17,000
Health Flexible Spending Arrangements (FSAs)²								
Contribution limit	2,700	2,750	2,750	2,850	3,050	3,200	3,300	3,400
Maximum carryover limit	500	550	550	570	610	640	660	680
Affordable Care Act								
PCORI Fee (due July 31)³								
PYE ending Jan.-Sept.	2.45 pp	2.54 pp	2.66 pp	2.79 pp	3.00 pp	3.22 pp	3.47 pp	3.84 pp
PYE ending Oct., Nov., or Dec.	2.54 pp	2.66 pp	2.79 pp	3.00 pp	3.22 pp	3.47 pp	3.84 pp	---
ACA Employer-shared Responsibility Payments (a.k.a. “assessable payments” or penalties)⁴								
Code § 4980H(a)	2,500	2,570	2,700	2,750	2,880	2,970	2,900	3,340
Code § 4980H(b)	3,750	3,860	4,060	4,120	4,320	4,460	4,350	5,010
Out-of-Pocket Limit (Non-Grandfathered)^{5, ^}								
Individual	7,900	8,150	8,550	8,700	9,100	9,450	9,200	10,600
Family	15,800	16,300	17,100	17,400	18,200	18,900	18,400	21,200
Group Health Plan Affordability								
Federal Poverty Line (FPL)* – Single Individual ⁶	12,140	12,490	12,760	12,880	13,590	14,580	15,060	15,650
Affordability Percentage ⁷ **	9.86%	9.78%	9.83%	9.61%	9.12%	8.39%	9.02%	9.96%

Sources: ¹ [Rev. Proc. 2025-19](#) ² [Rev. Proc. 2025-32](#), ³ [IRS Notice 2025-61](#) ⁴ [Rev. Proc. 2025-26](#) ⁵ HHS Final Rule, Marketplace Integrity and Affordability (RIN 0938-AV61) ⁶ [HHS Poverty Guidelines](#) ⁷ [Rev. Proc. 2025-25](#)

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